

MDI complaint index

MDI encourages consumers to use the complaint index as a “tiebreaker” in choosing an insurance policy — after carefully considering individual insurance needs, benefits, premium costs, service and other factors in your purchasing decision.

The complaint index measures how many consumer complaints that the Missouri Department of Insurance received from 2001 to 2003 relative to the amount of commercial HMO business written in Missouri. The index covers all complaints related to commercial HMO enrollment (employer and other groups), not Medicaid and Medicare. The index is based on all complaints received.

The higher the index number, the worse the complaint ratio:

- **100 percent** means that the department received the normally expected number of complaints about that company.

- **99 percent or less** indicates the company was the subject of less than the normally expected number of complaints.

- **More than 100 percent** shows the department received more than the normally expected number of complaints about that company.

If you need complaint information on a non-HMO insurer, contact the MDI Consumer Hotline.

Financial ratings

The MDI Consumer Hotline — **1-800-726-7390** — provides information on whether a company is in good standing in Missouri and how the A.M. Best Co. rates the financial strength of each insurer for up to three companies.

You may also contact the department's headquarters and regional offices for the same information:

St. Louis: 314-340-6831
Kansas City: 816-889-2381
Jefferson City: 573-751-2640
TDD: 573-526-4536

Visit MDI's Internet site - <http://insurance.mo.gov>
- for information on insurance companies, agents
and programs.

Missouri Department of Insurance
P.O. Box 690
Jefferson City, MO 65102-0690

2004 HMO Complaint Index



August 2004
(Commercial HMOs only)

**Missouri Department
of Insurance**
Scott B. Lakin, Director



Missouri HMO premium, complaints & index (alphabetical)

HMO	Number of Complaints 2001-2003	Average Annual Premium 2001-2003	Market Share 2001-2003	Complaint Index
AET Health Care Plan (formerly Prudential)	30	\$13,947,228	0.6%	301
Aetna Health	45	\$68,019,790	3.1%	93
Blue Cross & Blue Shield of Kansas City	38	\$64,584,679	3.0%	82
CIGNA Healthcare of KS/MO-Terminated	1			
CIGNA Healthcare of Ohio	15	\$7,534,551	0.3%	279
CIGNA Healthcare of St Louis	23	\$26,588,360	1.2%	121
Community Health Plan	43	\$59,819,651	2.7%	101
Coventry Health Care of Kansas	152	\$177,590,400	8.1%	120
Cox Health Systems HMO	36	\$44,272,747	2.0%	114
Exclusive Healthcare-Withdrew	1			
Firstguard Health Plan	7	\$15,571,029	0.7%	63
Good Health HMO Inc d/b/a Blue-Care	35	\$82,569,892	3.8%	59
Great-West Healthcare of KS/MO	3	\$2,688,577	0.1%	156
Group Health Plan	256	\$314,021,4581	14.4%	114
Healthlink HMO	12	\$18,454,784	0.8%	91
HMO Missouri Inc d/b/a Bluechoice	106	\$211,592,153	9.7%	70
Humana Health Plan	65	\$81,190,170	3.7%	112
Kaiser Foundation Health Plan of KS-Withdrew	8			
Medical Center Health Plan-withdrew	10	\$1,220	0.0%	N/A
Mercy Health Plan of MO d/b/a Premier	129	\$274,987,2501	12.6%	66
Missouri Advantage-Withdrew	1			
United Healthcare of the Midwest	541	\$715,613,952	32.8%	106
Total	1,557	\$2,179,047,891	100.0%	

**Blue Cross & Blue Shield of Kansas City: HMO portion of business only except for Good Health HMO/Blue-Care subsidiary, which is shown separately.*



HMOs ranked by complaint index

HMO	Complaint index 2001-2003
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Kaiser Foundation Health Plan of KS-Withdrew	
Medical Center Health Plan-Withdrew	
Missouri Advantage-Withdrew	



***A complaint index of 100 is considered average.
Medicare and Medicaid business is excluded.***